Social insurance in Albania

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SOCIAL INSURANCE IN ALBANIA

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INTRODUCTION

Looking through our newspapers one can read, now and then, statements full of homesickness, love and joy by many an Albanian emigrant when learning of the great progress of socialist Albania. Let us get acquainted with two of these statements.

Abdyl Biranji of the Korça district, who has emigrated to Australia, says: «Every body knows wherefore we have left our Fatherland, our homes, our kith and kin. Misery, unemployment and oppression made us take the road of emigration in order to earn a living for ourselves and our families. In my home village Biranj more than ten out of 32 families had emigrated to Australia. Some of us had returned to Albania before liberation in the hope of escaping misery and abandoning our wandering life, but it was all in vain. We found Albania in just the same plight, if not worse, and our families leading the same miserable life as before. I came back to Albania in 1934. I wanted to settle here forever but couldn't stay more than a year: the homeland could do nothing for us. Its economy was weak, its able-bodied men and women wandered about jobless, or succeeded merely in eking out a

hand-to-mouth existence. My father was up to his neck in debt and was obliged to sell the only cow left.

So I left anew for Australia. In 1939, when I returned for the second time, the situation was still worse. Therefore, I took my wife with me so as to make it easier for my father.

In 1944, Albania was liberated. The people came to power. We, the Albanians of Australia, greatly rejoiced at this great event. Some years passed by and numerous emigrants began to visit the new Albania. They told us about the great work our people were doing, about the new constructions, factories, plants, State agricultural enterprises, etc.»

«We were told that many great transformations had taken place in Albania, but, to be true, we couldn't believe that such a great progress might have been made within so short a period. During our stay in Albania we visited Tirana, Durrës, Elbasan, Korça, Pogradec, and other towns and stopped at our villages. My village, Lumalas, as well as many other villages near-by impressed me greatly. When I left, my village had 13 houses — all rotten mud-thatched huts. The villagers had no land of their own, it belonged to the merchants of Korça, to the beys and, most of it, to the monastery. The poorest of the villagers could not even find grazing land for their few sheep and groats.

Now you couldn't believe your eyes. The village has 30 new houses; the villagers have set up their strong common economy. They till their land with tractors and other agricultural machines. I saw

them with my own eyes. They possess their own live-stock, orchards, vineyards. Their life has changed for the better, they live in comfortable houses, and electric light and radio sets have entered their homes. The incomes from the cooperative economy have enabled them to build new and beautiful houses for themselves. It is by these means that my two brothers, Dilaver and Muharrem, have built their new houses. Once my family and fellow-villagers didn't known how to write and read, not even a simple letter; now they are able to read and write perfectly. Their children now grow up healthy, cultured and happy. Some of them attend secondary and high schools in Korça and Tirana. For example, the children of Abedin Xhemali, Zenel Jashari, Agush Ymeri, Baftjar Zemini and others are attending schools in Tirana and elsewhere to become agronomists, engineers, teachers, etc., a thing which we couldn't even think of twenty-five years ago. Yes, the Albanian people suffered much in the past. It was stark misery at those times; maize was the dream of all, it was as incredible as a legend, our poet Migjeni wrote. Now, after 25 years of People's Power, everything has radically changed. The working class and the laboring peasantry are the true masters of the country. The People's Power headed by the Party of Labor of Albania has taken a series of progressive social and cultural measures to guarantee job and suitable living conditions to the laboring people.»

In this booklet we shall deal with the social achievements of the working class and the laboring masses, especially, with those in the field of social insurance.

A BIT OF HISTORY

The centuries-long economic backwardness of our country, the fierce and brutal oppression of the anti-people regimes had made the struggle of the working class difficult for both their social insurance and other rights.

Although under hard conditions our working class has struggled from the very beginning for its organisation and for strengthening its class consciousness, for its economic and social rights.

The working class in Albania began taking shape by the middle of the past century as a result of the process of differentiation within the ranks of the peasants and the craftsmen. The necessity to defend themselves from brutal exploitation urged the workers to strengthen their solidarity and mutual aid through organizing themselves in mutual aid associations and, later on, in trade unions. Thus, as far back as 1850 and, especially, by the beginning of the XX century, under the influence of the socialist ideas of the 1905-1907 Russian revolution and of the 1917 October socialist revolution, there were

set up in Albania «mutual aid associations» which, even in their embryo, aimed at establishing social insurance to assist the workers in cases of unemployment, sickness, etc. In 1920 a «Mutual Aid Association of the Working People» was founded in Shkodra with the aim (the 2nd article of its Statute) «of coming to the assistance of workers sick or injured in work accidents and giving them medical aid»; for this purpose, a «mutual aid fund» and a «work office» were to be established. The Teachers' Trade Union founded in 1921 by the revolutionary democrat and patriot Avni Rustemi had as its objective, among other things, to obtain for the workers «the right of receiving old-age pensions». Later on, the activity of these associations got out of the framework of mutual aid. They began to present the workers' claims to the employers. Thus, in the program of the «Puna» Workers' Association in Korça and of the «Puna» Oil Workers' Association in Kuçova claims were raised for better conditions of work, for wages to be paid in cases of temporary inability for work, for paid leaves, etc., which were backed up by powerful strikes in 1936. In the program of the illegal trade unions of Korça, which were founded on July 29, 1943, it is said that «if a worker is sick for two months in succession, his master should come to his aid. . .»

But these remained only dreams. The anti-people regime of those days, far from doing anything in this respect, took immediate measures to put down the progressive movements and closed the workers' trade unions one after the other.

The right to old-age and invalidity pensions was given only to a number of privileged high functionaries of the regime.

It was only after the victory of the people's revolution in 1944 that social insurance became a reality. It figured in the program of the Communist Party (now the Party of Labor) of Albania which, along with its struggle for the liberation of the country and for the establishment of the people's power, envisaged far-reaching revolutionary social and economic reforms, social insurance included.

The liberation found our country economically ruined as a result of destruction and plunder wrought by Italian and German invaders. The first concern of the People's Power was to improve the material conditions of the working class. By the July 9, 1945 Law, the problem of social insurance and of the other rights of the workers found a temporary solution. According to this law, disabled workers and employees were to receive their full pay from their employers with free of charge medical aid in most cases.

In 1947 the Labor Code and the Social Insurance Law were approved for the first time in Albania. During this period, paralell with the impetuous development of the productive forces of the country and the increase of the national income, sccial insurance was also developed. Amendments were made in 1946, 1953, 1956, 1958 and 1966 to the Social Insurance Law, further perfecting the system of social insurance, widening the scope of its application, raising the level of its

allocations, aids and pensions, and improving the various services.

Now, the No. 4117 State Social Insurance Law, passed by the People's Assembly of the PRA in September 13, 1966, is in power. This law was drawn up after a year of broad discussions with the laboring masses, taking into consideration their numerous remarks and suggestions. These changes were made with a view to putting proletarian policy and the mass line on the forefront, waging a relentless struggle against bureaucratism, improving the public services and raising the level of prestations, aids and pensions. The scope of this law was further widened, the principle according to wich a worker should have behind him a period of uninterrupted work to be entitled to an indemnity for inability and pension was done away with, certain limiting dispositions were abrogated, etc. The present law is more simple and understandable; it enables the workers to get better acquainted with their rights and, as a consequence, its application is better guaranteed.

SOCIALISM MARCH AHEAD ON ALL FRONTS

After the liberation of the country from the fascist invaders, the establishment of the regime of people's democracy as a form of the dictatorship of the proletariat was the principal task of the people's revolution.

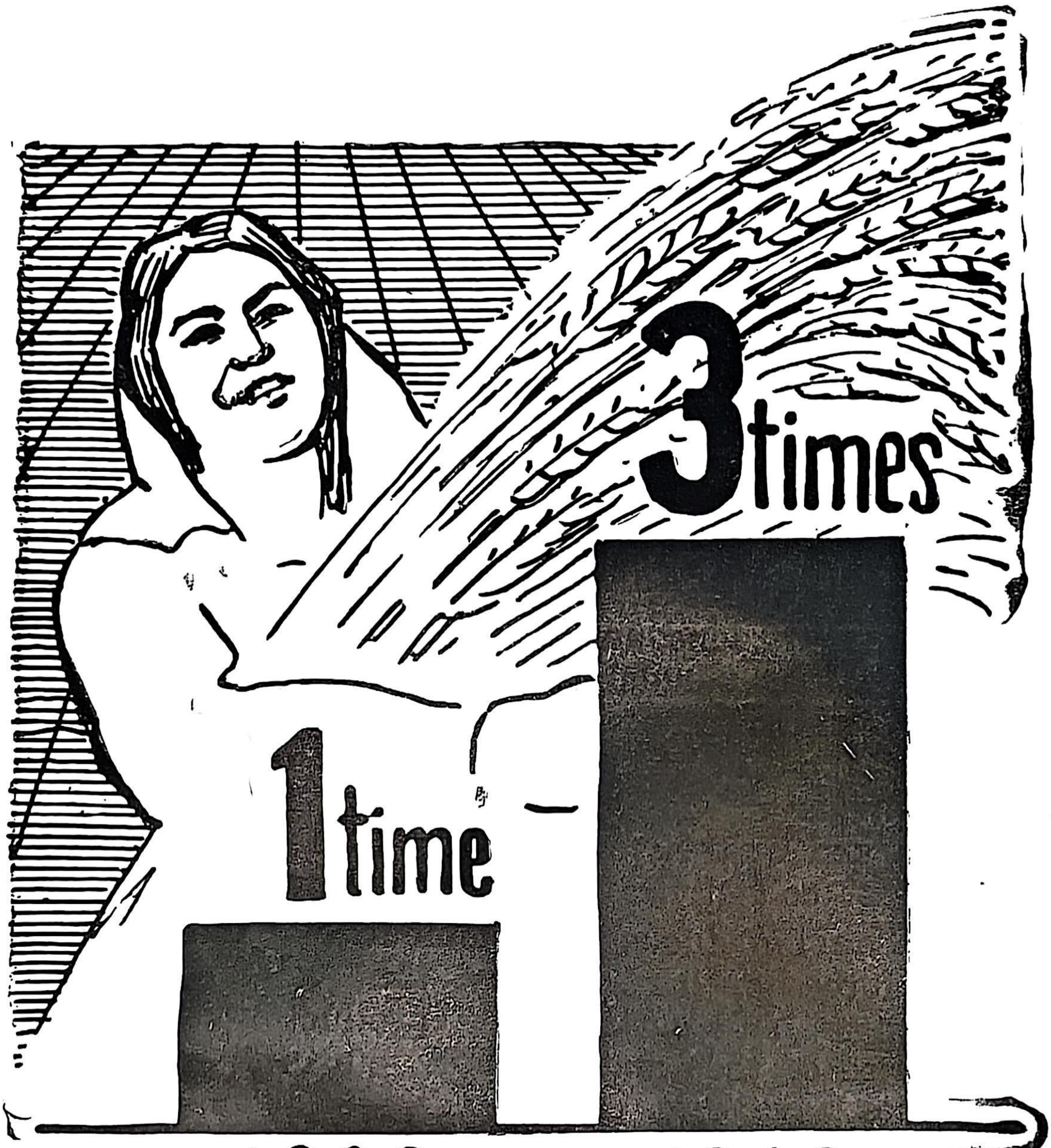
Leading the laboring masses of the country, the working class used its political power as a

Rise of Industrial Production

means of realizing their aspirations for complete economic, political and social emancipation, for a new life free of oppression and exploitation.

Thanks to the existence of the political power of the working class, there were carried out great revolutionary economic and social reforms which did away with the economic and social basis of the political power of the exploiting classes and created the social and economic basis of the new order. Through the nationalization without compensation of mines, of industry, transports, banks, foreign and home trade, the means of production became common property of the people and the incomes were used for raising the living standards of the laboring masses and for enlarging socialist reproduction. The Land Reform Laws abolished private property on land and did away with the economic basis of the feudal class connected with it; they turned the peasants into masters of the land they tilled, and the peasantry, conscious of the advantages of large collective property in agriculture, embarked of their own free will on the road to the socialist collectivization of agriculture.

The impetuous develoment of the productive forces of the country, the rapid growth of industrial and agricultural production as well as the rise of the material and cultural level of the masses have been carried out relying on this basis and abiding by the revolutionary principle of building socialism mainly by our own forces. Thus, global industrial production in the year 1967 was 52.2 times bigger than in 1938 or, in other words, now 7 days suffice to produce as much as during the whole year



Rise of Agricultural Production

in 1937. The production of the Elbasan Woodworks and of the Durrës Tobacco Mills alone is bigger than the whole industrial production of the country in 1938.

Socialist agriculture applying modern agrotechnique produced, in 1968, about three times as much as in 1938. The surface of arable land has doubled, that of vineyards and olive groves has trebled, fruit-tree groves occupy a surface 12 times larger than in 1938. The culture of industrial plants, such as tobacco, cotton, sugarbeet, etc, is developing at high rates, an important role in this field being played by the mechanization of agriculture. In 1938, Albania had only 30 tractors, whereas in 1968, their number, in terms of 15 HP, reached the 10,000 mark. The surface of land under irrigation makes up half of the total surface of arable land instead of 10.5 per cent it made up in 1938. These successes are due to the socialist collectivization of agriculture which demonstrated in our country, too, its advantages over private economy. Now, socialist forms of economy and socialist relations in production reign supreme in Albania. The socialist sector accounts for 99 per cent of the total industrial production, 100 per cent of the foreign trade, about 95 per cent of the retail trade, 98 per cent of the agricultural production, about 97 per cent of the national income.

Thus, the capitalist economy, the exploiting classes and the exploitation of man by man have been done away with once and for all time, and the economic basis of socialism has been laid both in the city and in the countryside.

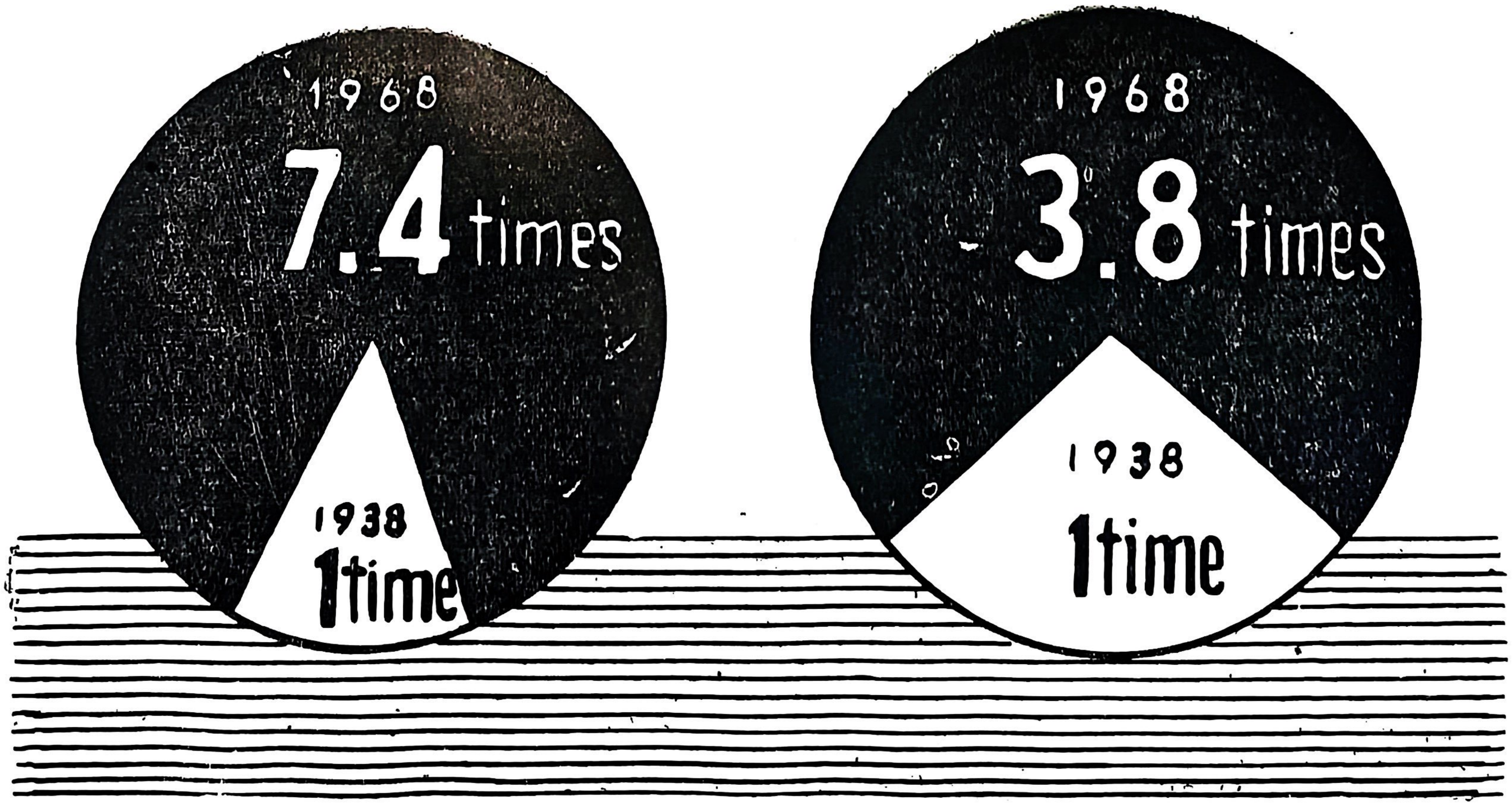
The liquidation of all scrt of exploitation and the great successes achieved in the develompent of economy and culture have made it possible for the material living standards and cultural level of the broad laboring masses to be raised at a level incomparable with that of the past. National income in 1968 was 7.4 times bigger than in 1938, and the per capita income 3,8 higher. The circulation of goods in the retail trade has increased 9 times. The State has expended 1,312,000,000 leks for the construction of apartment houses, not to mention here the material aid the State has given for the construction of another 100,000 dwelling houses. The monthly rent for an apartment house does not exceed the day's pay of a qualified worker. Today, our people are fed, dressed and live much better than in the past.

On the basis of the growth and development of the people's economy social insurance has grown and developed, too, its sphere of application expanding and its funds augmenting.

THE BASIC PRINCIPLES OF THE SOCIAL INSURANCE LAW

Our system of social insurance relies on the sound principles cf socialist humanism and serves the intensification of the productive activity of the laboring people.

Which are the characteristics of our system of social insurance that give it the character of a system in the service of the people?



Rise of national income per inhabitant

National Income National Income Per Inhabitant

A. All Laboring People Are Insured

The right to social insurance in the PRA is sanctioned by the Constitution and is carried out for all the laboring people, without any limits or exceptions, be they employed by enterprises, institutions or other organizations, irrespective of the branch of economy or the sector they are employed in, irrespective of the character of work (temporary or permanent) and the way they are paid.

The right to social insurance of the worker starts as early as he enters into work relations. The law stipulates also that the right to be insured begins, in some cases, before the moment of entering into work relations, as is the case when employee is considered insured from the moment he goes from his dwelling place to the work center he has been appointed to. If any misfortune befalls him underway and he becomes unable for work, he is entitled to receive the prestation or a pension till he becomes able for work again.

The right to social insurance cannot be disregarded in any case if only the worker or the employee is in work relations. Moreover, this right continues to exist even for a certain time after giving up work on their part.

The worker or the employee who breaks off work for attending a school or a professional course keeps enjoying the right to social insurance in the course of all the school period, and for a certain period after terminating school training or military service.

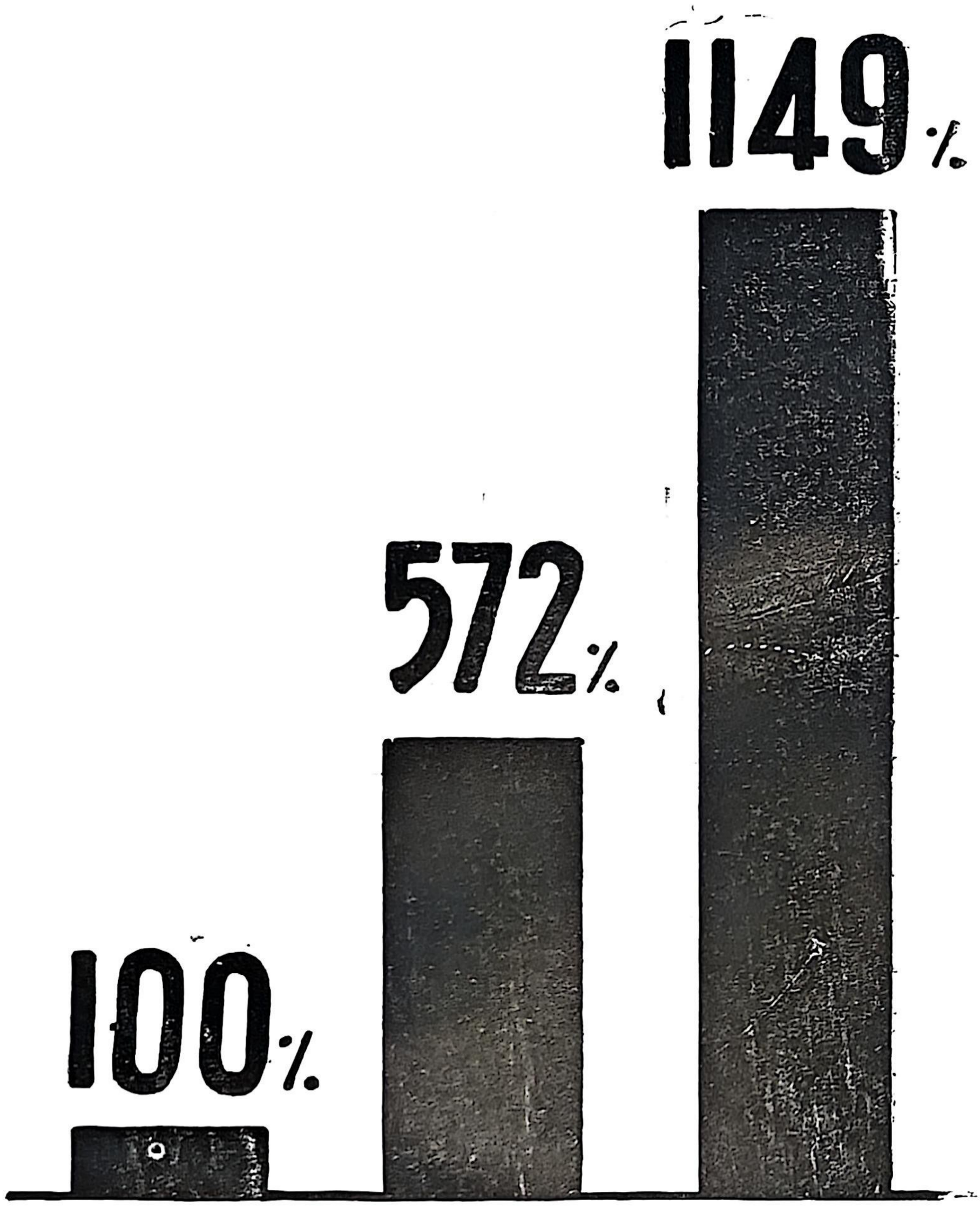
As a result of the economic development of our country, of the growth of the working class, the sphere of application of the Social Insurance Law has likewise expanded. Thus, whereas the number of the insured in 1950 was 82,642, by the end of 1968 this number reached 341,325, i. e., 413 per cent more.

The Growth of the Number of the Insured

	Years				
	1950	1955	1960	1965	1968
Number of the Insured	100%	165%	244.73%	324%	413%

The State Social Insurance Law in the PRA provides for various sorts of assistance or pensions not only to those insured but to their families, too. They enjoy the right to be assisted through the head of the family in case of sickness, and are entitled to receive pensions after his death (the head of the family being insured). Those entitled to receiving aid are: the children, grandchildren, brothers, sisters, husband or wife, adoptive parents, grandparents, stepmother, stepfather and stepchild of the insured head of the family.

The State social insurance comes also to the aid of pensioneers and their families, irrespective



Rise of expenditures for social insurance

of the pension they receive, of militarymen of active and permanent services, of persons charged with social and State tasks, of persons safeguarding the life of the people or protecting social property.

Members of handicrafts cooperatives are equally insured and benefit from social insurance just the same as other working people and without any limitation. Thus, the sphere of application of the State Social Insurance Law is a very wide one.

B. Workers Do Not Pay Anything For Being Insured

The laboring people in the PR of Albania have no financial obligations for being insured. The necessary funds for the State social insurance are drawn, according to the article 3 of the State Social Insurance Law, from:

a) deposits of the enterprises, State and social institutions and organizations,

b) the State budget.

Deposits for State social insurance are fixed by taking into account the wages of the laboring people and according to Government quotas.

In this way, the rights of the insured are fully guaranteed.

Expenditure on social insurance increases 10.5 per cent annually.

This increase is not connected only with the ever mounting number of insured people and the continuous growth of their wages, but also with

the raising of the level of aids and pensions, as well as with the expansion of prophylactic measures to safeguard the health of the people, the increase of the number and capacity of holiday homes and camps for workers and young pioneers, of balneal centers, etc. Thus, whereas in 1950 these expenditures ammounted to 19,374,000 leks, in 1968 this figure rose to 222,533,000 leks which is 11.4 times more.

	Years				
	1950	1955	1960	1965	1968
Expenditures for social jnsurance	100%	170.72%	572.03%	713.62%	1148.61%

C. The Benefit Workers And Employees Draw From State Social Insurance

The multiformity of aids, pensions and other various services to the benefit of the insured and their families is a feature of our system of State social insurance.

According to Article 2 of the State Social Insurance Law, the insured, on top of medical service rendered free of charge to all the citizens of the People's Republic of Albania, are also entitled to:

a) insurance against temporary inability for work in cases of sickness, quarantine, misfortune, pregnancy or birth leave;

b) health protection in sanatoria, dispensaries, medical treatment in climatic centers or dietetic messrooms, various periods of rest in workers' camps and holiday homes (their children, too), availabilities to develop physical culture, tourism and out-of-door activities for themselves and their children, and aid in cash for work rehabilitation, for childbirth or funeral expenses;

c) old-age, invalidity, family, seniority and outstanding merits pensions.

Thus, our social insurance takes care of people even prior to their birth and through all their life.

D. The Implementation of the Socialist Principle «From Each According to His Abilities, to Each According to His Work»

In giving assistance, the State Social Insurance Law abides by the socialist principle: «From each according to his abilities, to each according to his work», which has been taken into account in fixing the prestations and pensions on the level of the average pay received by workers or employees in the course of their work or service period. Difficulty at work, age and sex are also taken into account. Miners and those employed in difficult jobs, pregnant women workers, young workers under 20 years of age, veterans of the National Revival Movement and of the National-liberation War and others are entitled to more favoured treatment.

E.Laboring People Themselves Manage Social Insurance

The law is based on the principle that social insurance is administered by the laboring people. This principle relies on the following points:

firstly, social insurance is in the hands of the State of the dictatorship of the proletariat led by the Party of Labor whose supreme concern is to meet the ever increasing material and cultural needs of the laboring masses;

secondly, the trade unions, as direct organizations of the workers, are entitled to take part and play an active role both in drawing up and controlling the execution of the State Social Insurance Law and other juridical dispositions, as well as to carry out their activity as State social insurance organs; they make remarks and proposals towards improving social insurance services and intervene in administrative or legal form whenever they think the law is violated to the detriment of the insured;

thirdly, the laboring people are entitled to present their remarks, suggestions, demands and claims directiy to State social insurance or other legal organs whenever they think their rights are violated. These organs are duty-bound to examine carefully and within a fixed period of time the demands of the laboring people and answer them in due course.

In this way, the deeply democratic character of our social insurance is preserved also in the field of administration and supervision by the workers and their trade union organizations.

FREE OF CHARGE HEALTH SERVICE FOR ALL THE PEOPLE

«The State takes care of the people's health by organizing and controlling the health service, hospitals and sanatoria.»

(Article 28 of the Constitution)

In the past, Albania was a backward country where malaria, tubercolosis, syphilis and other diseases wrought havoc. In the preface of the document «Health and Demography Statistics for the 1933-41 Period» it is written: «Malaria, together with social misery, tuberculosis and infantile disease are the principal ailments influencing the death index in Albania». This situation was further aggravated by the low economic level of the masses, by the impossibility to pay 5-10 gold francs for a medical examination in addition to tens of other francs for medicines. And these expenses were high since medical and pharmaceutical services, like any other service, constituted a high profit business.

The people's democracy State has done a great and all-round work for curing the heavy wound caused by various diseases in our country.

Ensuring free of charge medical aid for all the people, which is one of the greatest victories of our people in the field of public health, confirms that care for the man, for his life, constitutes the essence of the political, economic and social activity of the People's Power.

Improving and increasing the capacity of the existing health institutions, setting up new pro-

In the People's Republic of Albania man is the object of special care through all his life

phylactic and curative institutions and equipping them with modern diagnostic and curative implements served precisely this aim. Medical aid was organized and expanded not only in cities and work centers but in the remotest villages as well.

Now in Albania there are about 20 times more health institutions in comparison with the pre-liberation period; in the hospitals of the country there are at present 6 beds for every 1,000 inhabitants. The number of medium and higher training health cadres has increased 13.3 times compared with the pre-liberation period. In 1938, the number of physicians was 102 all told, whereas in 1968 this number rose to 1,255, i. e. 12,3 times more. Instead of one physician and dentist for every 8.500 inhabitants in 1938, now we have one physician and dentist for every 1,430 inhabitants.

Free of charge medical aid is given to all the citizens of the PR of Albania without any exception or limitation whatsoever following the principle «to each according to his needs». This aid is given also free of charge to foreign citizens who have married Albanian citizens, as well as to those foreigners receiving wages by the institutions, enterprises or organisations where they are employed if there does not exist any particular agreement on this matter with the State they are citizens of.

Medical aid includes every sort of assistance and, concretely: medical examination and, if need be, hospitalization, due treatment, service, food and medicines for the patients or the pregnant women; when hospitalized — every kind of examination (laboratoric, Roentgenographic, Roentgenoscopic,

electrocardiographic, etc), prophylactic control and measures, anti-epidemic disinfectations, measures against malaria and tuberculosis, treatments, prosthetic appliances, etc in dental clinics, orthopedic appliances or various devices for sensorial organs (hearing aids, spectacles, etc.).

The laboring people are entitled to choosing the medical institution they will be treated at, be it general or specialized, and the physicians they like.

In fixing the kind of treatment, medicine and medical procedures there exists no eccnomic or time limitation. *Physicians do not bother about what the cost of the medical treatment will be or how long it will take, but they seek to find the most effective and rapid treatment*, in order to rehabilitate the patient to his everyday productive activity. Thus, for example, the woman worker N. A., who suffers from bronchial asthma, has been treated and keeps being treated by the Tirana Hospital number 2 from December 1964 and onward. In the course of these years she has been hospitalized 13 times, being treated for 34 months periodically, and is still hospitalized. For medicaments alone, the State has spent for her about 12,376 lks, not mentioning here the expenses for various analyses, Roentgenoscopic and Roentgenographic examinations, for maintenance and other services. For the period of sicknes she has received the pension pertaining to her according to law. Likewise, for the medicine alone the State has spent 100,000 leks for L. R., another patient.

State expenditures for heath service have been very large. Thus, expenditures for public health

service in 1968 amounted to 208,966,000 leks, i.e. 147 times as much as in 1938.

THE STRUGGLE AGAINST CONTAGIOUS DISEASES

Owing to the complex antiepidemic sanitary measures taken so far, good results have been achieved in eliminating, partialy or completely, a number of contagious diseases.

As a result of economic, social and hydrometeorological conditions malaria wrought havoc in our country. In 1938 the splenic index was 59,2 per cent, whereas the parasitary index 16,5 per cent. In 1947 DDT began to be sprayed on a wide scale for the disinfection of dwelling houses. Disinfection of dwelling houses, tracing and treating the diseased, etc contributed considerably to eliminating malaria. Of special importance in this regard has been the major work done for draining swamps and marshlands such as the Maliq, Tërbuf, Mbrostar, Thumana, Bregu i Matës and Lezha plains, the Vrina, Vurgu, Zadrima and other swamps and marshes, reducing the number of cases of malaria to such an extent as to make it now difficult to find anyone falling ill with malaria.

A well organized and scientifically based campaign has been carried out against syphilis. After liberation 77 anti-venerian dispensaries and ambulances as well as a number of serotherapic laboratories were set up. In 1947, the seropositivity index in the contaminated areas was 10.2 percent, whereas today it is very close to zero.

The massive and well organized vaccination of the population has become an important means for limiting and eliminating certain contagious diseases. Children are vaccinated against diphtheria, polyomyelitis and whooping cough, etc. As a result, the cases of polyomielitis, diphtheria, brucellosis and anthrax have become very rare. Our country is protected from any epidemy of measels.

These are very important successes in the struggle against contagious diseases.

«Tuberculosis is a typical disease of the poor,» the preface of the document «Health and Demographyc Statitics» has it.

«Consumption is a disease for the rich», was our people's saying, for only the rich could afford to be treated in private clinics or abroad, whereas the laboring masses who lived in a state of continuous hunger, in anti-hygienic houses, in patriarchal families which were often composed of 20-30 persons lacking the most elementary sanitary conditions, offered a good terrain for tuberculosis to develop and spread, since the State did nothing to prevent this. The struggle against tuberculosis has been and continues to be one of the most important tasks of the public health organs. It was for this reason that the People's Power set up the Center of Struggle Against Tuberculosis as well as a broad network of sanatoria, dispensaries and anti-TBC centers equipped with the most modern diagnostic and curative means. Side by side with the raising of the well-being of the masses, this work has greatly contributed to lowering the graph of this disease with each passing year.

INTENSIFICATION OF PREVENTIVE PROPHYLACTIC MEASURES

Protecting public health is one of the most important social problems. Prophylaxy constitutes the main principle of the activity of State and economic organs in this domain.

The Labor Law, Labor Code and other dispositions compel the managers of economic enterprises to organize the processes of production on such lines as not to impair the workers' health in anyway.

Since the rapid industrialization of our country is being carried out relying cn modern science and technology, there exists a broad range of possibilities for equipping the projects under contruction with all the necessary health safety installations. As regards the number of accidents at work, our country is in a far better position than our neighbors and the other European countries, whereas, professional diseases do not concern us any longer thanks to the protective measures taken.

Irrespective of these advantages, in order to guarantee proper hygienic and sanitary conditions at work, the Labor Code provides for the following measures:

a) an enterprise may be set up, start work or be transferred to another place only on permission of the State Public Health and Work Protection Inspectorates and Trade Unions;

b) production, sale and commission of new machines or installations are permitted only when they are equipped with protective devices and comply

with the requirements of Industrial Safety Regulations;

c) tens of thousands of workers employed in difficult technologic processes which tear or soil their clothes and harm their health are given free of charge overalls and cleansing means for which considerable funds are annually spent. Workers of the oil industry and miners are given 2 or 3 pairs of special garments a year;

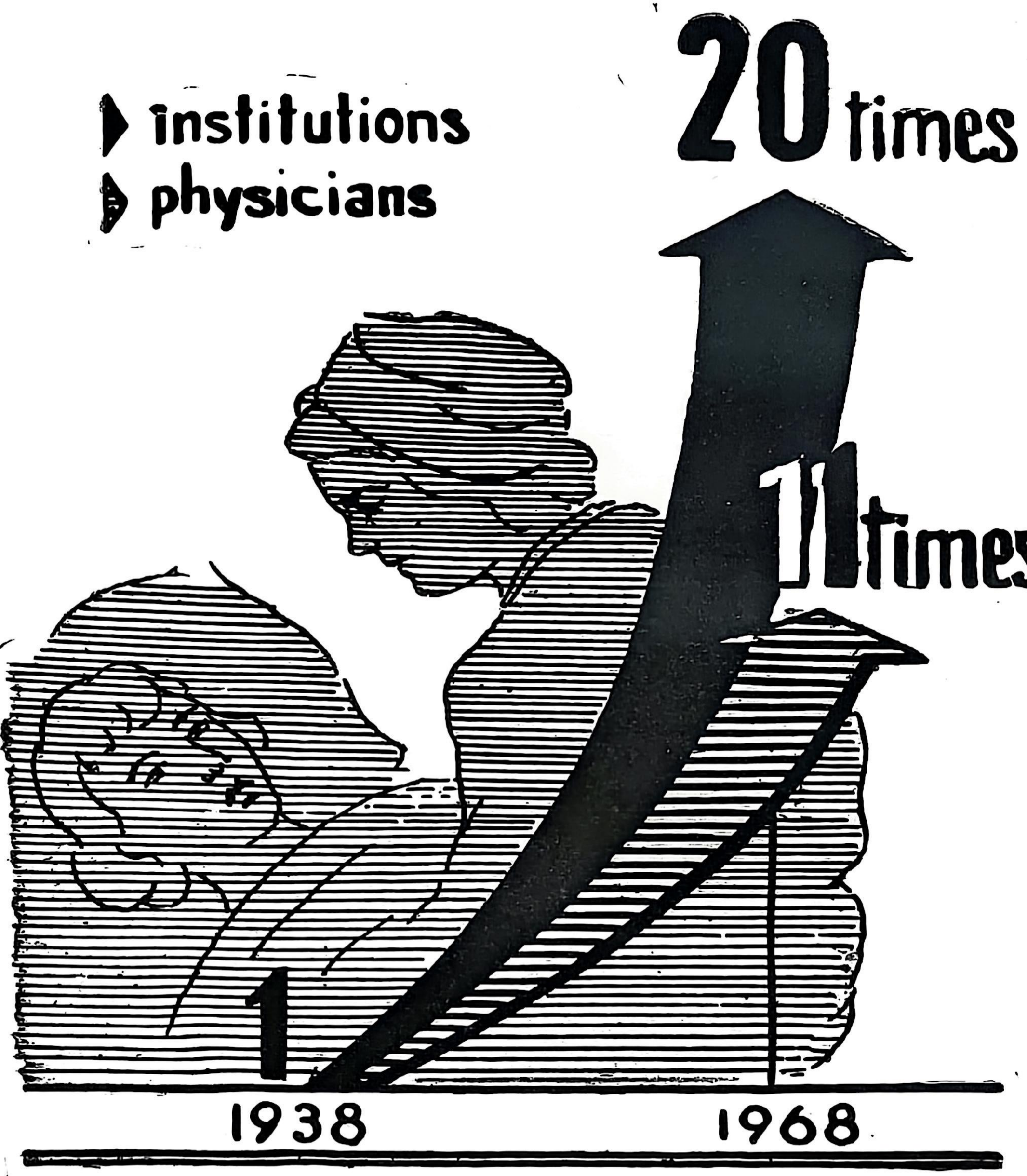
d) daily rations of milk are given to workers employed in environments polluted by gas and other vapors harmful to the human body and soda water to those working in hot surroundings;

e) enterprises are obliged to instruct the new workers on industrial safety measures as soon as they are admitted to their jobs and then, periodically, once in every 3-6 months, irrespective of the knowledge they receive in qualification courses or at school. At some work sites such as oil wells, mines, ports, etc., this instruction may take two or three days.

AID IN CASH IN CASES OF ACCIDENTS OR DISEASE

Aid in cash is given to the worker when he receives no pay because of sickness or injury.

In the past, ill and injured workers brought financial worries to all their families, whereas at present they enjoy the attention of the society as a whole. The laboring peolpe are entitled not only



The increase of health institutions and physicians

tion war invalids of III and IV group insurance is likewise 95%, irrespective of seniority, their inability being caused while fulfilling their taks to the benefit of society.

Under these conditions, insurance is paid even when the insured:

a) is isolated due to any infectious disease manifested in the persons surrounding him;

b) is transferred temporarily to another job or has a reduced work day because of his health condition. In this case insurance should make up for previous wages;

c) is sent for medical treatment to a sanatorium or thermal baths.

Insurance, in case of disease or accident, is paid from the first day of inability for work till the complete recovery or as long as is provided for a given inability group. In our social insurance system we do not have waiting periods which, in some countries, last from 3 to 7 days, and during which time the worker or employee receives no pay. Insurance is paid according to the medical report issued by a health institution physicians. When temporary inability for work lasts over six months and, for invalids, over three months in a year, the worker or employee should pass through a Work-Medical Expertise Commision (WMEC), which has the right to prolong the period of inability when it is convinced that the invalid may completely recover during another given period, or to fix the inability degree and the invalidity group. In this way the worker is insured until he has completely recovered.

to be treated free of charge and receive all the necessary medical care irrespective of its cost or duration but also to be compensated for their lost wages on the part of social insurance organs for all the days they are ill.

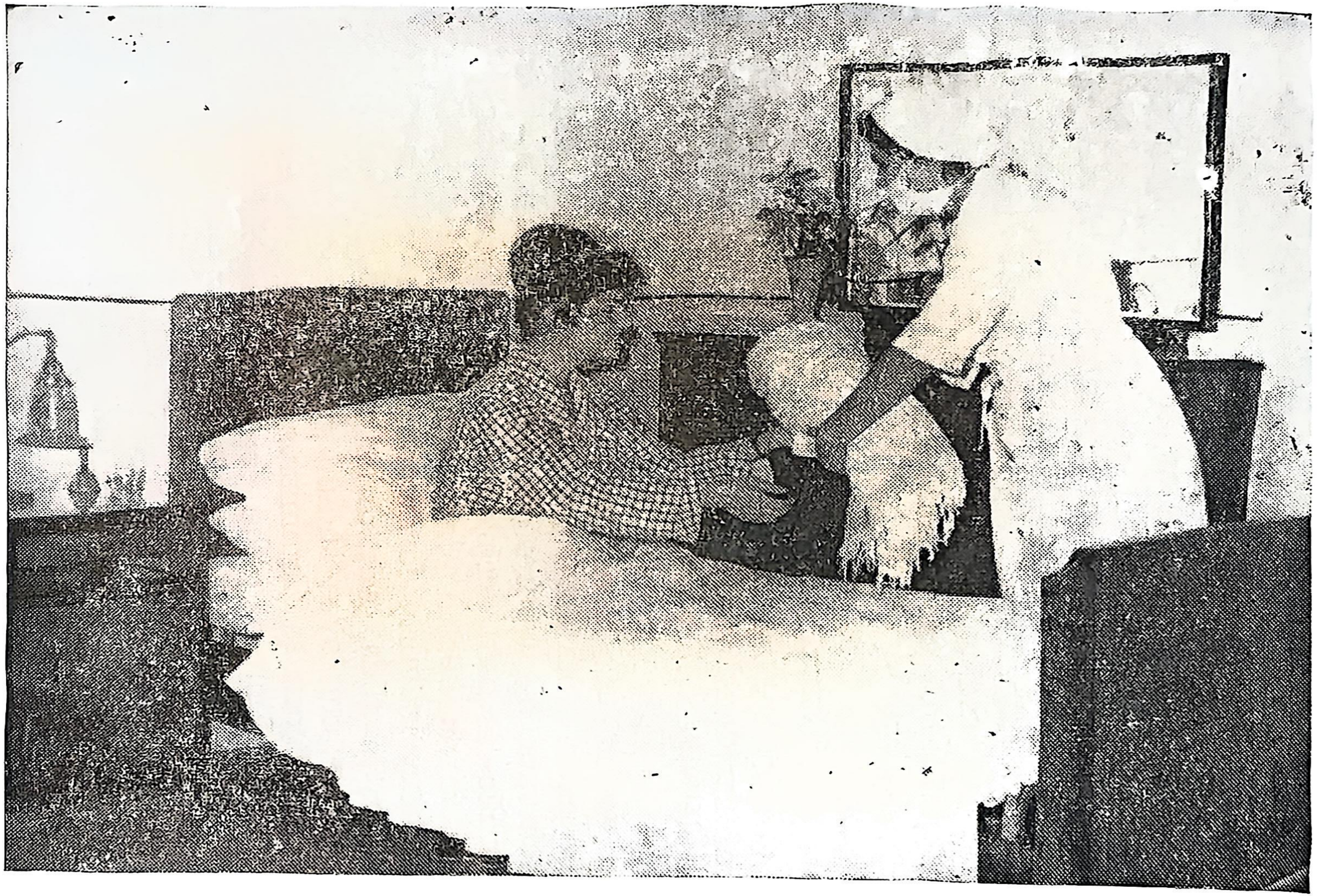
Arbitrariness, disparity and insecurity resulting from an accentuated discrepancy between higher and lower wages, between man and woman, and between grown-ups and young people do not exist any longer in Albania. Wages are fixed according to the quality and quantity of work done, taking into account the difference between hard and light, skilled and unskilled work, and its economic importance

Inability insurance is fixed on the basis of the average daily pay, taking into consideration the incomes of the last month and the seniority at work As seniority at work is considered all the time the worker has been in work relations, irrespective of temporary break-offs. This expresses more accurately the contribution of each in the socialist construction of the country.

Insurance in case of temporary inability for work makes up 70% of the average daily pay if the seniority is up to 10 years, and 85% if it is above 10 years.

For miners, the insurance makes up 80% of the average daily pay if their seniority is up to 5 years, and 95% if it is above 5 years.

When temporary inability for work is caused by an accident or professional disease insurance makes up 95% of the average pay (for miners 100%), irrespective of seniority. For the National-libera-



At a maternity hospital

Insurance is paid in full even during the time the worker is hospitalized, irrespective of the fact that he is treated and fed there free of charge. Temporary inability appropriations reached the 45,963,000 leks mark, or they were 10 times as high as in 1960. They make up for 20,65% of all social insurance appropriations.

	Years				
1. Temporary inability appropriations	1950	1955	1960	1965	1968
	100%	236.52%	469,77%	533,48%	1100.91%

In addition to the payment of insurance by the State, the Trade Unions show great concern for the invalids. Trade Unions possess special funds to help the invalids, especially when these have children under their charge. About 50% of their income go for this purpose.

Under these conditions, the workers of the PR of Albania are sure of their future. The problem how to find the means of subsistence in case of disease or accident does not worry them.

THE WELLBEING OF MOTHER AND CHILD

In the past, the economic and health condition of the woman worker was miserable indeed. Placed under conditions of inferiority towards man,

she was reduced into a mere housekeeper, ignorant of anything but how to keep her house and rear her children. The People's Power put an end to such a state of affairs. The woman workers enjoys today legal and *de facto* rights equal with man in the political, economic and social domains. She has been given many facilities permitting her to take an active part in the political and social life of the country, carrying out at the same time her task as mother and housekeeper.

Before liberation there existed almost no health service for the protection of mother and child.

Nor did there exist any consulting centers for pregnant women or other means of sanitary propaganda to teach women how to protect themselves and their child before and after childbirth.

Numerous were the deaths that befell both mothers and their children at and during the first days after childbirth due to the lack of medical assistance. This has been one of the factors that caused a low increase of the population in Albania.

People's Power and socialist society consider children as the prime of life, therefore much attention is paid both for mothers and their children. Today we possess 140 maternity hospitals and special maternity wardens with 1,834 beds and 1,037 midwives. Before liberation there existed no sanitary equipment whereas today our maternity hospitals are equipped with various modern apparati. The more years roll on and a new generation of parents comes up, the more important become the fruits of the new concept on the value of medicine; it should no only treat the sick, but it should

Just as any other health service, chirurgical operations
are performed free of charge

protect the health of society as a whole. The following data bear witness to this: the number of children visited in 1968 was 404,083 as against 73,810, or 4.5 times as many as in 1950. In comparison with the past, infantile mortality has been reduced to a very low degree. This is one of the factors that have contributed to the rapid growth of the population. In this respect, the measures taken for fighting infectious diseases have played an important role. The spread of such infectious diseases as diptheria, polyomyelitis, etc. has been effectively checked.

A major propaganda work is being done to popularize scientific knowledge as regards mother and child protection.

According to law, women workers are entitled to a series of rights enabling them to carry out their tasks both as workers and mothers. Law forbids hard jobs for women. Enterprise managers should see to it that all Government regulations in this field are carried out to the letter.

Pregnant women or suckling mother workers are not allowed to be sent on missions, to work in night shifts or out of the normal work-time.

Suckling mother workers have a right to a break after three to four hours of work in order to go and feed their babies. This time is not limited, it depends on the distance between the center of work and the dwelling place, and it may vary from one to two hours a day, but may by no means be less than half an hour. These breaks are reckoned in with the working day, and the enterprise pays for them.

Persons who do not accept to or discharge from work a woman only because she is pregnant are punished by law.

During the time of pregnancy, women have a right to be transferred to lighter jobs, and the administration of the enterprise or institution is obliged to fulfil their requests on the basis of medical reports. Social insurance make up for the difference of pay if they get lower wages at their new jobs.

In case of pregnancy or child delivery, the woman worker is entitled to a paid leave of absence making up 75% of her average pay if she has been employed up to five years, and 95% of her average pay if she has been employed for more than five years, irrespective of eventual interruptions. Pregnancy and child-birth leave of absence lasts 12 weeks, of which 35 days are taken before and 49 days after childbirth. When child-delivery has been difficult or when a woman has given birth to two or more children her leave lasts 13 weeks, of which 35 days are taken before and 56 days after it.

The division of the leave of absence into two parts aims at protecting the health both of mother and child before and after birth. In case the woman gives birth to a child before taking her pregnancy leave or before ending it, due to any mistake in calculating the time of child-delivery, she has a a right to use her leave in full after childbirth.

If the physician considers it necessary for the woman to have another leave following the first

he may give the woman a medical certificate for a leave to be paid by social insurance organs.

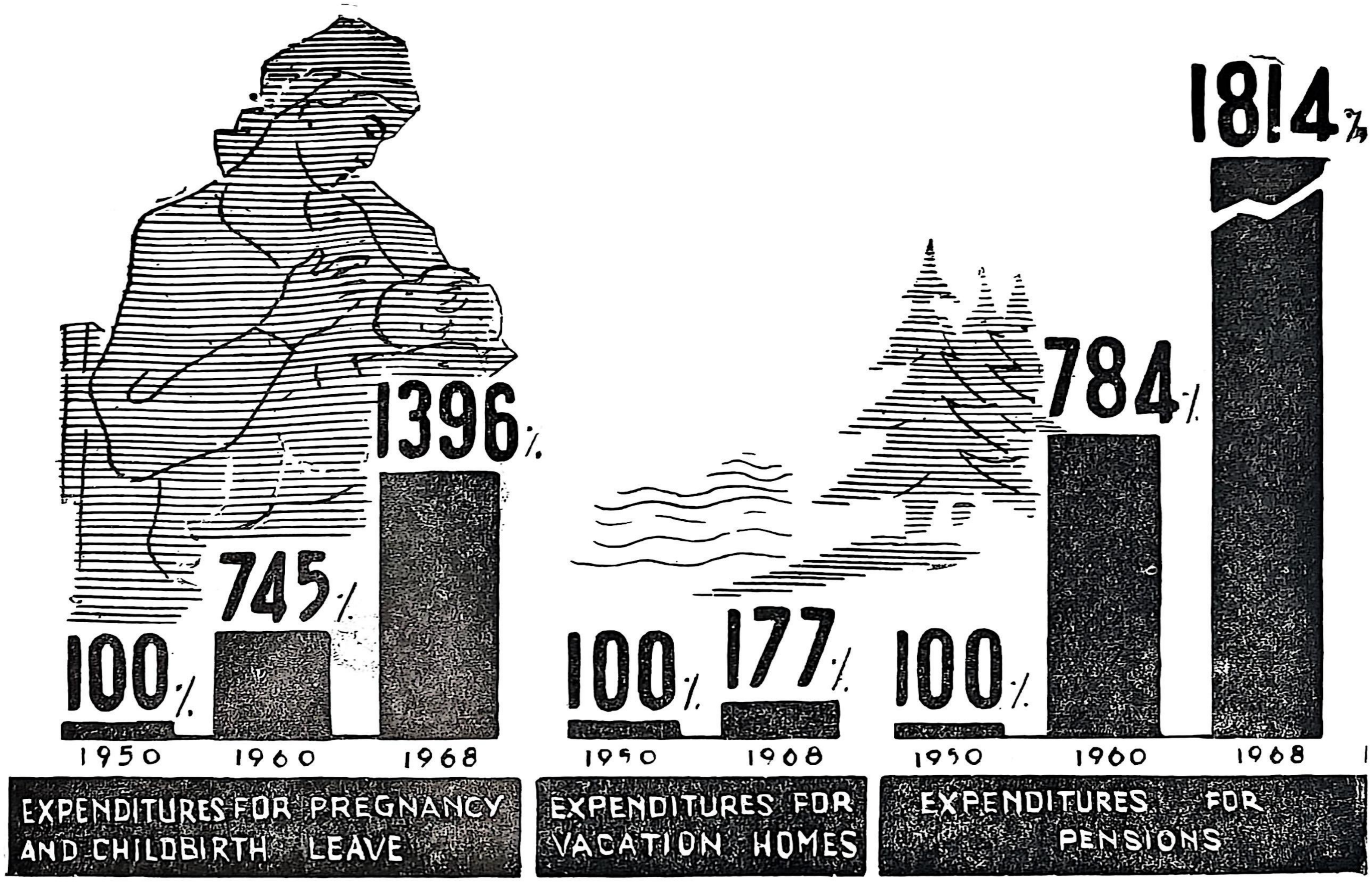
If a mother cannot find a place in the crêche for her child before she ends her child-birth leave, she may take three months of unpaid leave. During this time she keeps her previous job at the enterprise, institution or organisation she has been working at.

A woman worker having her child ill has a right, upon presenting a medical certificate, to take leave for a given time in order to care for her sick child. Social insurance organs pay for this, as well.

In case of childbirth the mother (or the father if the mother does not work) gets from the social insurance organs a sum of 280 leks for layette and other expenses incurred. Pregnancy and childbirth appropriations amounted to 24,523,000 leks in 1968, or about 13 times as much as in 1950.

	Years				
Pregnancy and child-birth leavë expenses paid by State	1950	1955	1960	1965	1968
	100%	225.89%	745%	922.42%	1,395.73%

The People's Power honors mothers who give birth to, bring up and educate their children, the new generation of socialist Albania, the future builders of communism. The People's Assembly



Rise of expenditures for pregnancy and childbirth leave, vacation homes and pensions

decorates them with orders and medals such as «Mother Heroine», «Glory to Mother» and «Medal to Mother».

According to the State Social Insurance Law, a woman worker who has given birth to six or more children and reared them up to the age of eight gets old age pension under favorable conditions when she reaches the age of 50 and has completed 15 years of work.

Mothers with numerous children get an immediate indemnity at childbirth and a periodical monthly indemnity. The sum spent by the State in 1960 for this purpose was 81,221,000 leks, whereas that spent in 1967 was 117,112,000 leks, or 144% bigger.

The State has opened up crêches and kindergartens for children so as to make it possible for mothers to fully enjoy their political and social rights guaranteed to them by the Constitution. Children are kept in crêches till the age of three, and in kindergartens from the age of 3 to 7. These institutions for children play a bilateral role: they help, on the one hand, to bring up healthy children and raise the living standards of the workers, for what they pay for this purpose makes up from 20 to 30% of the total expenses and, on the other, children are prepared to attend school.

The rise of the living standards, the development of education and scientific sanitary knowledge, of physical culture and sports find their expression in the strengthening of children's health.

Mothers visit frequently consultant centers

THE HOLIDAYS OF WORKERS AND THEIR CHILDREN IN THE PR OF ALBANIA

In addition to the right to work, workers have also been guaranted by the Constitution of the PR of Albania the right to rest.

Work legislation fixes an eight hour working day for all workers and employees (seven hours for those who work in night shifts.) The working day for persons under age lasts six hour, whereas for those who work underground, who are engaged in jobs endangering their health, and who carry out certain intellectual activities (teachers, physicians, etc.) the normal working time is cut down to 5 hours, without reducing their wages. Therefore, all workers and employees are entitled to a daily rest of at least 16 hours. In addition to their daily rest and official holidays, workers are entitled to a weekly holiday of 36 hours without interruption which is usually given on Sundays.

Workers are entitled to an annual paid leave of 12 days, and persons under age to an annual leave of 24 days. Those working in mines, metallurgy, leather, tobacco, oil cement, glass and brick factories, in printing shops, in infective disease wardens and psychiatric hospitals, in education, culture and other institutions get a suplementary leave of 6 to 26 days a year.

Workers have the possibility to spend their annual leave in the numerous sanatoria and vacation homes in the most picturesque places of our country.

All those who have visited Albania have admi-

red the rare beauty of its nature. Pine and fir-tree covered mountains, green pasture hills, crystal-clear lakes, swift rivers flowing down through harrow valleys — the scenary keeps ever changing. On the Adriatic seacoast, fine sand beaches stretch along tens of kilometres. On the Ionian seacoast lies our wonderful riviera with its unique combination of mountain and sea climates, where citrus- and olive-trees grow below pine-tree belts.

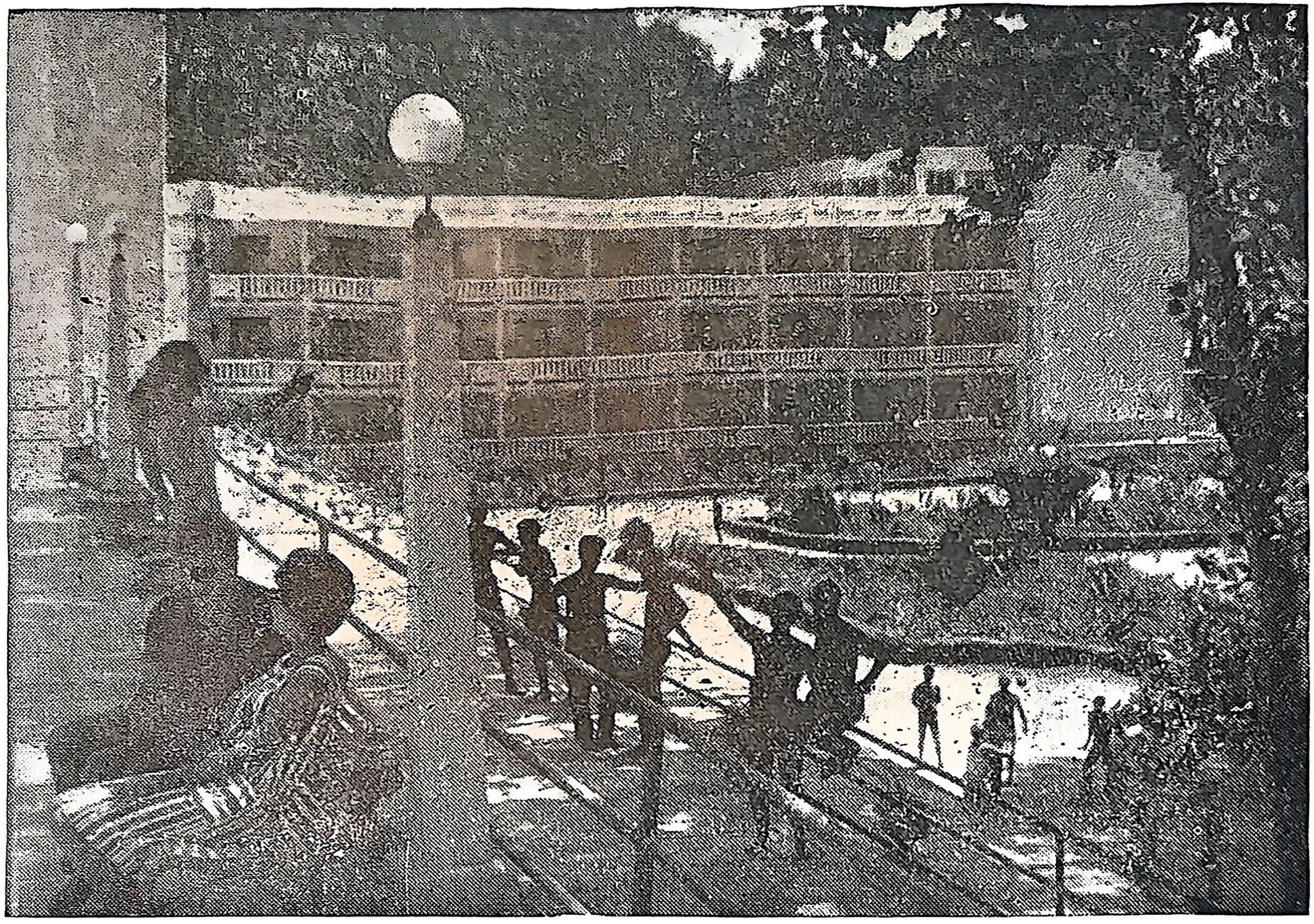
All these places are dotted with sanatoria, vacation homes, workers' camps and tourist centers.

Every year, tens of thousands of workers, young pioneers and pensioneers spend their holidays at workers' and pioneers' camps and vacation homes. During 1968 alone, over 23 thousand workers and young pioneers spent their holidays in these place.

	Years		
	1950	1955	1968
Holiday home expenditure	100%	121,70%	176,68%

Social insurance organs give away considerable sums of money for numerous health resorts which are kept open all the year round.

Workers pay only 25% of the direct expenses for maintenance in holiday homes and workers' camps, i.e. they need not pay for building and fur-



Thousands of working people spend their leave time in vacation homes.

niture amortization. In 1968, there were spent 403 leks for every single worker, of which the worker himself paid only 100 lek, and 319 leks for every single young pioneer, of which he paid only 80 leks.

The Social Insurance Law provides for special assistance to workers needing a prolonged stay at health resorts, in sanatoria or thermal baths. Such is the case of persons who are convalescing after TB or other ailments or suffering from rheumatism, nephritis, and other chronic diseases. Thousands of workers recuperate each year at these health resorts and institutions.

Workers have at their disposal hundreds of cultural centers, like palaces of culture and clubs, public libraries, reading rooms, moving picture theaters, concert halls and others run by the State or the Trade Unions.

The Trade Unions attach special attention to physical culture and sports. They organize various sports activities, excursions, etc. The Trade Unions have set up touring centers in the most picturesque sites of the country like Thethi in the North and Dajti in the Center which attract thousands of excursionists. The Trade Union clubs and committees organize 3 or 4 day excursions of workers to picturesque or historical places, pleasure trips by rowing boats or sailing ships, etc.

PENSIONS — A MAJOR SOCIAL PROBLEM

Of the former anti-popular regimes the aged Albanian worker has nothing pleasant to remember but sufferings and humiliations. The families which

lost their breadwinner were in a tragic situation. Years of hard work spent at home or abroad served only to enrich the capitalists, and there was nobody to help him when disabled or his family after his death. The day in, day out drudgery and permanent worries weighed heavy on worker's life. A worker's family could not even dream of a pension. When a worker lost his daily bread due to unemployment, old age or disability his family, fell into utter dejection.

Now the People's Republic of Albania boasts of a whole system of pensions highly beneficial to the workers. During the years of People's Rule pensions have become an essential element in the social life of the workers, providing them with the means of subsistance when they grow old or become disabled, and coming to the aid of their families after their death, being at the same time an important moral element in demonstrating the concern shown by our Socialist State for workers.

Today the number of pensions granted reaches the 44,417 mark or 7.5 times as many as in 1950. Funds spent on pensions in 1968 amounted to 140,793,000 leks, or about 17% more than in 1960. Appropriations for pensions make up about 65% of the budget of Social Insurance. Increased expenditure for pensions is due not only to the fact that pension-receivers have grown in number but also to the fact that average pay and pension have risen, too. Improvements were made also by the new law which came to force in January 1967.

	Years				
	1950	1955	1960	1965	1968
Appropriations for p·nsions	100%	164.32%	784.53%	1,136.54%	1,814%
Increase of the number of per.-siOnneers,	100%	142.7%	375.8%	584.52%	859.12%

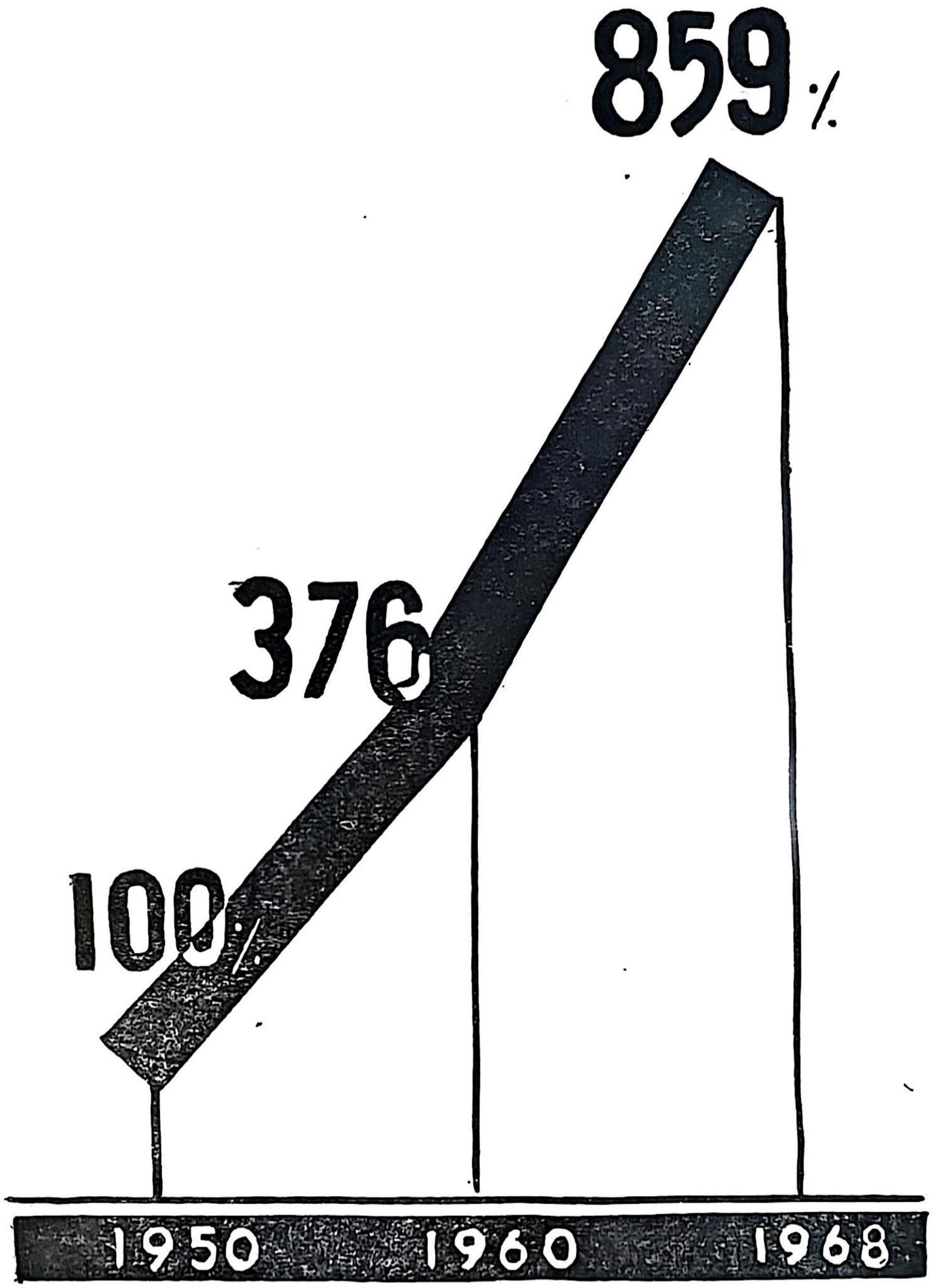
The Social Insurance Law provides for the following kinds of pensions:

1) old age pensions;
2) invalidity pensions;
3) family pensions;
4) pensions for special merits;
5) seniority pensions for active servicemen in the ranks of the standing army.

The system of pensions stretches over all the workers and employees as well as the National-liberation War invalids and the families of those who have fallen in that war, officers and men of the standing army, those who carry out special State or social tasks or defend socialist property, who take part in social work for the socialist construction of the country, as well as the pupils and students who may eventually beccme disabled while working at production centers to apply their knowledge into practice.

QUIET OLD AGE

Labor is the honor and duty of every, citizen in the People's Republic of Albania. Albanians are



Increase of the number of pensioneers

noted not only as brave, loyal and indomitable fighters but also as hardworking, tireless and gifted people.

According to the State Social Insurance Law the worker or employee who reaches the pension age with the required seniority at work is entitled to receive an old age pension. Age and seniority requirements differ in accordance with the difficulty and significance of a given job. So, workers and employees are divided into three main groups:

The first group includes miners, aviators, divers, metal-workers, X-ray physicians and other workers carrying out heavy jobs. In this group, men are entitled to old age pension when they reach the age of 50 and have been working for 20 years, whereas women — when they reach the age of 45 and have been working for 15 years.

The second group includes those working in open-cut mines, in oil, earthware, glass and rubber factories, teachers and workers of other professions. In this group, men are entitled to old age pension at the age of 55 and with seniority at work of 25 years, women at the age of 50 and with seniority at work of 20 years.

The third group includes all the other workers. These are entitled to old age pensions at the age of 60 and 55 years with senitority at work of 25 and 20 years respectively for men and for women.

Blind, deaf, dumb and disabled people appertaining to the first and second group while employed are entitled to old age pension — men at the age 50 and with seniority at work of 15 years and women at the age of 40 and with seniority at work of 10 years.

Old age pension is equal to the monthly medium wages. Pensioneers may require that the amount of their pensions be based on the medium wages reckoned on the incomes of the last year or of three successive years through a 10 year period.

An old age pension can not be lower than 350 leks or higher than 900 leks a month

All the time spent in work relations beginning from November 28, 1912 onwards, in spite of the fact that before liberation workers were not insured, gives one a right to pension. One's time of political emigration, imprisonment or exile for patriotic and revolutionary activity is also taken into account. The period of the National-liberation War is considered as double seniority at work for all those who have fought in partisan units or have been active in the People's Power organs in liberated and non-liberated zones.

INVALIDITY PENSIONS

Workers and employees and other persons are entitled to invalidity pensions when they become partly or entirely incapable to work.

Invalids are divided into four groups according to the degree of their incapability to work.

The first group includes all those who have become wholly incapable to work and are in need of others to be taken care of.

The second group includes all those who have become wholly incapable to work.

The third group includes all those who have

become incapable to practise their profession, or any other profession, but who, in special cases, may do simple jobs, as well as those who are bodily impaired.

The fourth group includes those who are incapable to practise their profession systematically but capable to practise it in reduced working time, or in any other job of lower qualification.

According to each of these groups, invalidity pensions are fixed in percentages based on the monthly medium wages:

Ist group	85%
IInd group	70%
IIIrd group	60%
IVth group	40%

When invalidity has been caused in the National-liberation War or is due to any accident at work or professional disease, the disabled is entitled to a 10% higher pension irrespective of his seniority at work.

If the wages together with the pension of the employed invalid of the IVth group surpass the amount the pension has been envisaged to, the invalid has his pension reduced for the sum surpassing that amount, but in all cases he gets no less than 50% of the fixed pension.

Invalids are given all the possibilities to rehabilitate physically and to re-qualify professionally as well as to find a permanent job suitable to them. For this purpose, they attend special vocational schools and courses. They are equipped with all the necessary means to carry out an acti-

vity as normal as possible, such as prosthetic appliances, vehicles, hearing aids, etc. They are awarded scholarship to pursue their studies, etc.

Invalids, according to Work Medical Expertise Commissions (WMEC) are assigned to lighter jobs suitable to their health conditions. According to a special Government decision, only invalids are entitled to such jobs.

FAMILY PENSIONS

In case the head of the family dies, the members of the family under his charge are entitled to a family pension.

Family pension is given according to the same conditions required in fixing the invalidity pension. When the insured dies of an accident at work or any infectious disease contracted in carrying out his professional obligations or has died during the National-liberation War, his family is entitled to a family pension irrespective of the seniority at work of the insured. When the insured dies of a disease or accident which has no connection with his work, his family is entitled to a complete or partial pension according to the seniority at work of the insured.

Children are entitled to a family pension when one of their parents dies, even when the other continues to work. When both of the parents die, children are entitled to a family pension based on the wages of their parents; the same procedure is followed when parents have lost two of their children.

Family pensions are granted to the following amount.

Three or more member families	65%
Two member families	50%
One member families	40%

Family pensions put an end to the miserable life of orphans, widows and old people. Now they have the necessary material means to live in a decent way and children are given every possibility to study and view their future with confidence.

PENSIONS FOR SPECIAL MERITS

Our people honor and reward those who fought arm in hand for and rendered their brilliant contribution to the country's freedom and independence, who strove for the nation's glory, for democracy and socialism, who exerted their efforts for Albania's prosperity, the patriots of our National Renaissance and of any other previous people's movement for land and freedom, for social rights, those who made light of hardships and sacrifice in unequal struggle with numerous ferocious home and foreign enemies. Our peolpe reward those who rendered their contribution to the antifascist cause at home and abroad, they honor as well their sons and daughters who have distinguished themselves in different fields of socialist contruction, in the domains of science, technology, culture, arts, and State, social and economic activities rendering, in this way, an important contribution to the streng-

thening of People's Power and their country's socialist construction.

By decision of the Council of Ministers of the PR of Albania, all these persons are entitled to pensions for special merits, when they become incapable to work or reach the age of 55 for men and 50 for women. After the death of these persons their families are entitled to pensions for special merits.

CONCERN FOR CITIZENS WHO ARE NOT UNDER THE CARE OF OTHER PERSONS

Persons who are incapable to work due to old age or ill health conditions, who are not entitled to any pension and have no one obliged to keep them, are granted pensions from funds earmarked for these purposes.

In addition, to this, there exist asylums and boarding houses for old and disabled people who cannot live in their homes. There they are surrounded with special care and lead a happy life. These asylums are run by the Ministry of Public Health. All the expenses are defrayed by the State.

There exist boarding houses and schools for orphans. After they graduate from the eighth-grade school, they are granted scholarships to attend other schools according to their gifts and inclinations. Some of them, after completing secondary studies, go to institutes of higher learning while others are assigned to different jobs suitable for them.

Great concern is shown for blind and deaf-

mute children. Special institutions have been set up, where these children study how to write and read. Later on, they are granted scholarships to attend other schools of general or vocational education. There exist special institutes for children with mental defects. In these institutions, they are subjected to special treatments in order to improve their condition. Here they learn how to write and read and, according to their skill, to make themselves useful in various ways.

In the PR of Albania misery and dejection have been done away with. The State shows great concern for all citizens and there is no one who thinks of himself as unprotected. Every citizen has been provided by the socialist order with decent living conditions.

POPULATION INCREASES STEADILY

The deep revolutionary economic and social transformations, the uplift of the wellbeing of the people's masses and the organised and intensive struggle for the protection of the health of the people have directly infuenced the numerical increase of the population and the lengthening of the average span of life.

In 1923 the population of Albania amounted to 803,950 inhabitants, in 1938 it reached the 1,040,000 mark of which 500,000 suffered from malaria.

From 1923 to 1938 the population of towns fell from 15.9% to 15,4%. For instance, the popu-

lation of Korça from 25,600 came down to 21,200 inhabitants.

After the liberation, the population underwent a steady increase: 1,7% during 1945-50, 2,7% during 1950-55 and 3% during 1960-65.

In proportion to the number of its people, Albania suffered considerable losses during the 2nd World War.

In spite of that, the population of Albania rose from 1,122,000 inhabitants in 1945 to 2,000,000 at the beginning of 1968. Over 50% of the present population have been born, grown up and educated during the years of People's Power.

In order to have a clear idea of the demographic situation of Albania in comparison with the other countries, we give here some figures taken from the Statistical Year-book of PR of Albania.

Natural population increase for the years 1938, 1950 and 1967 (per thousand inhabitanst)

	1938	1950	1967
Albania	16,9	24,5	25,4
Greece	12,8	12,9	10,2
Yugoslavia	11,1	17,2	12,2
Belgium	2,8	4,4	4
France	0,8	7,9	6,8

The number of deaths in Albania is lower than in France, England, Austria, Belgium.

The average span of life has risen to 65 years as against 38,3 years in 1938.

These successes show the progress made in socialist Albania, they bespeak the fact that the socialist law of fulfilling the ever increasing material and cultural needs of the masses is in force in our homeland, that with us man is the most precious capital.

ORGANISATION OF STATE SOCIAL INSURANCE

Each work center administration gives practical assistance to its employees in case of disease and other needs. This is the right way to lend social insurance aid for its concrete carrying out requires the broad and active participation of all the laboring people who are directly interested not only in an ever speedy and efficient social insurance service but, especially, in measures for the improvement of their work and living conditions, for preventing accidents and lowering the percentage of those temporarily incapable for work. Trade Union Committees come to the help of the work center administrations by activizing the collective for this purpose. Workers are empowered to supervise over their working conditions, to point out shortcomings and suggest measures to do away with them. At General Trade Union Meetings these measures are taken up for discussion and approval; then, work center administrations are obliged to carry them out. Workers' collectives exert great authority. The heads of enterprises are bound to take into serious consideration all the

resolutions of the General Trade Union Meetings. If the heads of enterprises have any suggestions in connection with the tasks laid down to them, they should take them up for discussion at Trade Union meetings. If suggestions seem reasonable, they are approved by the workers' collective, and the heads of enterprises are obliged to apply these resolutions to the letter. If any head of enterprise does not take into serious consideration the opinions and demands of the workers' collective, the Trade Union organisation may demand that he be discharged from his duties, and this is usually referred to the higher State organs. It is in this way that the working class excercise their supervision over working conditions and health protection. Thus, for example, at an Albanian Trade Unions Central Council Plenum: Kujtim Musai, a worker of the Cërrik Oil-processing Plant, said: «We have exercised our supervision also over questions of technical safety and work protection. . .» «Realising the great importance of this question, we took a series of initiatives. Groups of workers were set up to find out shortcomings which were liable to cause fire or other accidents. I want to stress here that not only the members of these groups but all the workers, all the collective, have made efforts to this end. And it coul not be otherwise, as this question had been discussed among the workers and they had been prepared beforehand. Each worker racked his brains and viewed with a critical eye his work place, foresaw all possible accidents and the way how to prevent them. Thus, hundreds of proposals were put forward and dis-

cussed in broad workers' meetings where various technological and organisational measures were taken. In order to avoid accidents, detailed instructions were given and warning slogans were pasted on the bulletin boards. But we were not satisfied with all that. After a period of time, the application of these measures was verified and all unsolved problems were settled... At present, the state of technical safety has greatly improved.»

In the exercise of their functions to prevent professional diseases and work accidents, workers' supervision together with the administrations are assisted by the medical staffs of work centers.

The workers' collective and the Trade Union organisation do not only lay down tasks but also supervise how their center administration carries them out. When negligences are signalled they take appropriate measures. In this way, the workers themselves organise the fight against manifestations of bureaucratism.

On the other hand, the Trade Union Committee of the work center sees to it that sanitary education be carried out among workers, making use of all forms and means of propaganda for this purpose. It organises social aid for disabled workers, calls on those who lie ill at home, helps them in solving problems they are not able to tackle themselves. The disabled are continuously kept informed of the state of affairs of their enterprise and are encouraged to be strong-willed in order to overcome their disease. The members of the Trade Union Committee see to it that the disabled are

given qualified medical aid and that they carry out their physicians's prescriptions. Thus, for example, Adem Qiniti, a worker of the Tirana State Waterworks suffered a serious accident and became incapable for work. His comrades took care of him, attentively followed his medical treatment and found a motor tricycle for him. Such examples are common in our country.

The Trade Union Committee of the work center sends workers and their children to sanatoria and holiday homes.

Old age, invalidity and family pensions are fixed by the different social insurance branches and paid by savings and insurance boards and post offices from social insurance funds.

The highest organ is the State Social Insurance Board attached to the Ministry of Finances. It supervises, organises and administers social insurance funds throughout the territory of the PR of Albania. It verifies how insurance, aid and pensions are given, issues directives and orders, discusses the main problems of social insurance with the central organs.

Controversy over the claim to, the amount and the actual payment of social insurance and aid is solved by district State social insurance organs the decisions of which are not subjected to appeal.

Pensions are fixed by district State social insurance organs. When the pensioneer does not agree with the decision of his district social insurance organ, he is entitled to appeal to a commission made up of a Trade Union representative, a

physician, a lawyer and a worker. The decision of this committee is irrevocable.

In addition to that, according to the laws in force, the worker is entitled to appeal to other State organs as well, including the Presidium of the People's Assemby of the PR of Albania.

In this way, the workers' legal rights are fully guaranteed.

The development of our system of social insurance came about as result of the correct and far-sighted policy of and the great concern shown by the Party of Labor of Albania. They bespeak the increase of the economic potential of the country.

The 4th five-year plan and the recent Law on Social Insurance, which envisage bigger expenditures for the laboring people, are another proof of the great concern the Party and People's Power show for the laboring masses, they are an expression of our Party's correct Marxist-Leninist revolutionary policy.

The working class of our country, emancipated once for all time from oppression and exploitation are working with a high sense of duty, with revolutionary entusiasm to carry out the tasks of the Fourth Five-year Plan, to translate into life the historic decisions of the Party Fifth Congress.

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